ABSTRACT

Methods for insurance of online presence (202) and/or data (200) are described. An insurer (302) contracts with an insured entity (304) in an agreement (308) under which a premium (310) is paid for insurance coverage. The premium is calculated (306) using a pure premium method (400) or a loss ratio premium method (402), in a manner that depends on factors such as expected virus scan results (404), expected data recovery time (406), expected geographic spread (408), use of multiple recovery methods (410), and other information regarding the insured entity's business and the technical protection services (206) to be used. In some embodiments, the technical protection services are provided under the agreement by a third party technical services provider (300). Systems, signals, and configured media are also described.

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